

In the Claims

The following is a marked-up version of the claims with the language that is underlined (“___”) being added and the language that contains strikethrough (“——”) being deleted:

1. (Currently Amended) A smart card having a capability to store a voice annotation with a transaction, the smart card comprising:

a microphone that produces a voice annotation signal in response to transaction data generated from the transaction;

a plurality of switches that control operation of the microphone;

memory that stores the voice annotation signal linked to its respective transaction data;

a controller, coupled to the microphone and the memory, that controls smart card operation including user authorization, storage of the voice annotation signal, and storage of the respective transaction data; and

an input/output connector, coupled to the controller, that provides the controller with the transaction data.

2. (Original) The smart card of claim 1 and farther including an analog to digital converter, coupled between the microphone and the controller, that converts the voice annotation signal to a digital voice annotation signal.

3. (Original) The smart card of claim 1 wherein the controller comprises an analog to digital conversion process that converts the voice annotation signal to a digital voice annotation signal.

4. (Canceled)

5. (Currently Amended) The smart card of claim 1 ~~[[4]]~~ wherein the plurality of switches are membrane switches.

6. (Currently Amended) The smart card of claim 1 ~~[[4]]~~ wherein the plurality of switches are formed on a touchscreen display that is coupled to the controller.

7. (Original) The smart card of claim 1 wherein smart card operations additionally comprises user authorization.

8. (Currently Amended) A method for entering a voice annotation into a smart card having memory for storing a first transaction and its respective voice annotation, the smart card further comprising an I/O connector and a microphone, the first transaction comprising transactional data, the method comprising the steps of:

receiving a user authorization code;

receiving the first transactional data through the I/O connector;

recording, through the microphone, the respective voice annotation related to the first transactional data using a plurality of card switches that control operation of the microphone;
and

storing the first transactional data and its respective voice annotation in the memory.

9. (Original) The method of claim 8 and further including the steps of:
prompting for the voice annotation that describes the first transactional data;
and
if the voice annotation is not entered, storing the first transactional data in the
memory.

10. (Original) The method of claim 8 wherein the first transactional data
comprises a monetary value and a transaction date.

11. (Original) The method of claim 10 wherein the step of storing includes
deducting the monetary value from an account balance stored in the memory.

12. (Original) The method of claim 8 wherein the step of receiving a user
authorization code comprises receiving a voice authorization.

13. (Original) The method of claim 12 and further comprising the step of
comparing the voice authorization code to an authorization code stored in the memory.

14-26. (Canceled)